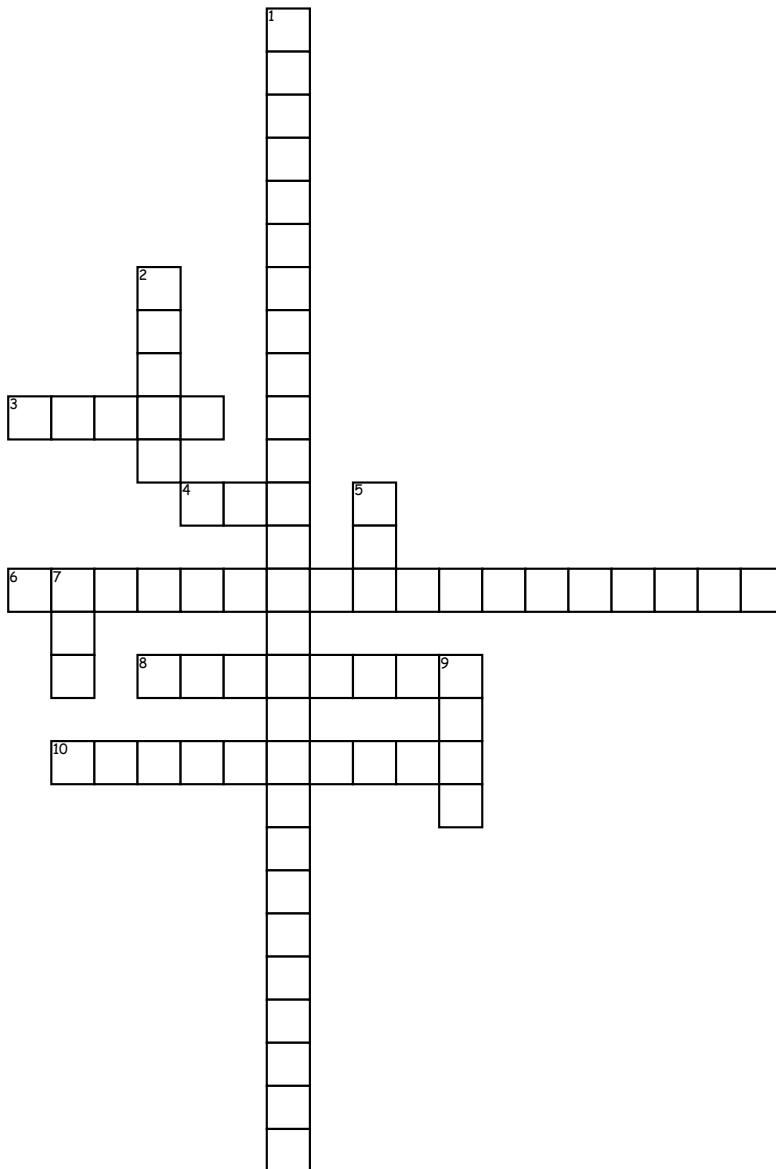


IRA's



Across

3. How old do you have to be to withdraw funds penalty free from a Traditional IRA?
4. Roth IRAs don't have ____ restrictions, but they do have income-eligibility restrictions.
6. What are the two most common types of IRA's?
8. A distribution from a Roth IRA is tax free and penalty free as long as the _____aging requirement has been satisfied.
10. The obvious reason to have an IRA is to save for _____.

Down

1. What does IRA stand for?
2. At what age MUST you start making required minimum distributions from a Traditional IRA?
5. Distributions from Traditional IRA's prior to age 59 1/2 are subject to a _____% penalty, as well as any applicable federal and state taxes.
7. With traditional IRAs, you have to start taking____'s mandatory, taxable withdrawals of a percentage of your funds whether you need the money or not.
9. _____ IRA contributions aren't deductible